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Chapter 7 Trustee

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: MCCOY, FELICIA

§ Case No. 18-02304

§

§

Debtor(s)

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on January 26, 2018. The undersigned trustee was appointed on January 26, 2018.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 3,066.40

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>30.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>3,036.40</u>

The remaining funds are available for distribution.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/09/2018 and the deadline for filing governmental claims was 07/25/2018. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$766.60. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$766.60, for a total compensation of \$766.60<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$6.00, for total expenses of \$6.00.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/07/2019 By: /s/Ira Bodenstein

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 18-02304

**Trustee:** (330129) Ira Bodenstein

**Case Name:** MCCOY, FELICIA

**Filed (f) or Converted (c):** 01/26/18 (f)

**§341(a) Meeting Date:** 02/23/18

**Period Ending:** 01/07/19

**Claims Bar Date:** 10/09/18

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Checking: Chase Imported from original petition Doc# 1	50.00	0.00		0.00	FA
2 Security dep. and prepayments: Lisa Slazas, Land Imported from original petition Doc# 1	1,225.00	0.00		0.00	FA
3 Used Household Goods and Furnishings Imported from original petition Doc# 1	350.00	0.00		0.00	FA
4 Clothes and Shoes Imported from original petition Doc# 1	350.00	0.00		0.00	FA
5 Int. in Ins. policies: Met Life Whole Life Insur Imported from original petition Doc# 1	6,132.81	3,066.40		3,066.40	FA
6 Anticipated 2017 Tax Refund: Federal Imported from original petition Doc# 1	2,093.00	0.00		0.00	FA
7 2017 Chevrolet Equinox, 12,030 miles, Ilper NADA (u) Imported from Amended Doc#: 7 Not Originally Scheduled	18,300.00	18,300.00		0.00	FA
8 Void..Duplicate of Asset 7 Imported from original petition Doc# 1 Duplicate of Asset 7	0.00	0.00		0.00	0.00
<b>8 Assets Totals (Excluding unknown values)</b>	<b>\$28,500.81</b>	<b>\$21,366.40</b>		<b>\$3,066.40</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

**Initial Projected Date Of Final Report (TFR):** March 31, 2019

**Current Projected Date Of Final Report (TFR):** March 31, 2019

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 18-02304

**Case Name:** MCCOY, FELICIA

**Taxpayer ID #:** \*\*-\*\*\*0484

**Period Ending:** 01/07/19

**Trustee:** Ira Bodenstein (330129)

**Bank Name:** Rabobank, N.A.

**Account:** \*\*\*\*\*7666 - Checking Account

**Blanket Bond:** \$45,000,000.00 (per case limit)

**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/24/18	{5}	Chase	1/2 cash value of Met Life policy per court order dated 6/21/18 Dkt # 25	1129-000	3,066.40		3,066.40
07/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,056.40
08/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,046.40
09/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		5.00	3,041.40
10/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		5.00	3,036.40

<b>ACCOUNT TOTALS</b>	<b>3,066.40</b>	<b>30.00</b>	<b>\$3,036.40</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>3,066.40</b>	<b>30.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$3,066.40</b>	<b>\$30.00</b>	

Net Receipts :	3,066.40
Net Estate :	\$3,066.40

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # *****7666	3,066.40	30.00	3,036.40
	<b>\$3,066.40</b>	<b>\$30.00</b>	<b>\$3,036.40</b>

**EXHIBIT C**  
**ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** October 9, 2018

**Case Number:** 18-02304  
**Debtor Name:** MCCOY, FELICIA

Page: 1

**Date:** January 7, 2019  
**Time:** 05:20:21 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	Ira Bodenstein 321 N. Clark St., Ste. 800 Chicago, IL 60654	Admin Ch. 7		\$6.00	\$0.00	6.00
200	Ira Bodenstein 321 N. Clark St., Ste. 800 Chicago, IL 60654	Admin Ch. 7		\$766.60	\$0.00	766.60
NOTFILED 100	Bank Of The West 2527 Camino Ramon San Ramon, CA 94583	Secured	1471	\$0.00	\$0.00	0.00
1 610	UNITED STATES DEPARTMENT OF EDUCATION CLAIMS FILING UNIT PO BOX 8973 MADISON, WI 53708-8973	Unsecured	8581	\$14,481.74	\$0.00	14,481.74
2 610	Quantum3 Group LLC as agent for Comenity Capital Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured	8312	\$1,433.94	\$0.00	1,433.94
3 610	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured	2308	\$1,231.15	\$0.00	1,231.15
NOTFILED 610	Kenneth B Drost 4811 Emerson, #110 Palatine, IL 60067	Unsecured	3300	\$0.00	\$0.00	0.00
NOTFILED 610	Merchants Credit 223 W Jackson Blvd Ste 700 Chicago, IL 60606	Unsecured	1230	\$0.00	\$0.00	0.00
NOTFILED 610	Merchants Credit 223 W Jackson Blvd Ste 700 Chicago, IL 60606	Unsecured	1754	\$0.00	\$0.00	0.00
NOTFILED 610	Synchrony Bank/ JC Penneys Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	Unsecured	4869	\$0.00	\$0.00	0.00
NOTFILED 610	Synchrony Bank/Amazon Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	Unsecured	7757	\$0.00	\$0.00	0.00
NOTFILED 610	Synchrony Bank/Sams Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	Unsecured	7610	\$0.00	\$0.00	0.00
<b>&lt;&lt; Totals &gt;&gt;</b>				17,919.43	0.00	17,919.43

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 18-02304  
Case Name: MCCOY, FELICIA  
Trustee Name: Ira Bodenstein

**Balance on hand:** \$ 3,036.40

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 3,036.40

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Ira Bodenstein	766.60	0.00	766.60
Trustee, Expenses - Ira Bodenstein	6.00	0.00	6.00

Total to be paid for chapter 7 administration expenses: \$ 772.60

Remaining balance: \$ 2,263.80

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,263.80

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,263.80

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 17,146.83 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 13.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	UNITED STATES DEPARTMENT OF EDUCATION	14,481.74	0.00	1,911.94
2	Quantum3 Group LLC as agent for	1,433.94	0.00	189.32
3	Quantum3 Group LLC as agent for	1,231.15	0.00	162.54

Total to be paid for timely general unsecured claims: \$ 2,263.80  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
 Remaining balance: \$ 0.00

